



**“FACTORS AFFECT ATTITUDE TOWARDS USING  
e-CARUMAN of EMPLOYEES PROVIDENT FUND”**

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**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
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“DECLARATION OF ORIGINAL WORK”**

I, Nur Hanani bt Bohari, (I/C Number: 940528-14-6316)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## LETTER OF TRANSMITTAL

July 2016

The Head of Program

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Dear Mrs,

Submission of Project Paper

Attached is the project paper titled "FACTORS INFLUENCE ATTITUDE TOWARDS USING e-CARUMAN" to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you,

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NUR HANANI BT BOHARI  
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## **ABSTRACT**

The technology acceptance model has identified the role of the perceived usefulness and perceived ease-of-use constructs in the information technology adoption process. Whereas past research has been valuable in explaining how such beliefs lead to system use such as online banking, online shopping, e-government and others support system. Therefore this study is to examine what extend attitude using e-caruman towards employers affected with the Technology acceptance model factors. In completing this research, cluster sampling was used. The sample for this survey was drawn from 220 employers who have i-Akaun and make payment at EPF counter. The questionnaires were distributed during peak hours within 2 weeks by researcher. There are three conceptual factors which are perceived ease of use, perceived usefulness and perceived web security has been analyzed. The study revealed that perceived usefulness stand out as main influential factors towards attitude using the e-caruman service.

Key Words: e-caruman, EPF, TAM, Perceived Ease of Use, Perceived Usefulness, Perceived Web Security, attitude